

February 14, 2008

Re: W2 Reporting of 403(b) Life Insurance Cost

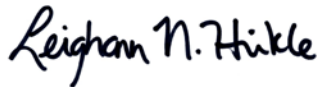
Dear Sir or Madam:

You are receiving this letter because you participate in a 403(b)/ Tax-Sheltered Annuity through a State of Delaware school district or the Department of Education. Some 403(b) plans allow participants to purchase life insurance products. If a portion of the cost of your annuity contract is for incidental life insurance, the cost of the insurance is taxable to you and must be reported on your W2 form.

NOTE: This does not apply to the State's group life plan with Minnesota Life.

A similar letter is being sent to your 403(b) vendor. If you contribute to a life insurance contract through your 403(b) plan account, please contact me at your earliest convenience so that I may confirm your information at (302) 672-6705 or Leighann.Hinkle@state.de.us. If you are not sure if you have a life insurance policy through your 403(b) plan account, please contact your vendor.

Sincerely,

A handwritten signature in black ink that reads "Leighann N. Hinkle". The signature is written in a cursive, slightly slanted style.

Leighann N. Hinkle
Director, Defined Contribution Plan